

IN THE UNITED STATES DISTRICT COURT
FOR THE MIDDLE DISTRICT OF ALABAMA
NORTHERN DIVISION

REGIONS ASSET COMPANY,

Plaintiff,

v.

REGIONS UNIVERSITY, INC.

Defendant.

Civil Action No. 2:06-cv-882-MHT

AFFIDAVIT OF CRAIG SMITH

Comes now Craig Smith, after first being duly sworn and does depose and states as follows:

1. My name is Craig Smith and I am the Branch Manager of Regions Bank Wetumpka Office located at 5100 U.S. Highway 231, Wetumpka, Alabama 36092.
2. During the past year I have heard radio advertisements and have seen TV advertisements for Regions University. I first thought Regions University may be related with Regions Bank but I later learned from Bank management that it was not.
3. Several of my branch employees have mentioned to me that they have had customer inquires about the name Regions University and have specifically been asked by customers whether or not Regions University is affiliated with Regions Bank. I have instructed all Regions personnel in my branch to tell customers, if asked, that there is no connection between Regions Bank and Regions University.

Further Deponent saith not this 10th day of July, 2007.



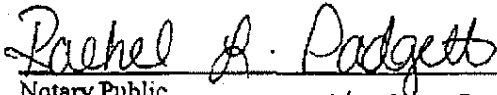
Craig Smith

STATE OF ALABAMA)

COUNTY OF Elmore)

SWORN TO AND SUBSCRIBED before me this the 10th day of July 2007.





Notary Public
My Commission Expires: 4-3-2010